United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 17-04821-HWV
Corey Rogers Chapter 13

Christina Lee Rogers
Debtors

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 4
Date Rcvd: Jan 12, 2023 Form ID: 3180W Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2023:

Recip ID db/jdb	Recipient Name and Address + Corey Rogers, Christina Lee Rogers, 134 Barley Circle, Hanover, PA 17331-8686
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
cr	Reverse Mortgage Funding LLC, ATTN: Bankruptcy Department, 3900 Capita, Lansing, MI 48906
4994797	Credit Card Payment Processing, P.O. Box 62014, Baltimore, MD 21264-2014
4994798	Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
4994809	PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
4994808	Plus Security FCU, P.O. Box 75601, Baltimore, MD 21275-5601
4994813	Security Plus FCU, P.O. Box 64595, Baltimore, MD 21264-4595
5003202	+ State Employees Credit Unon, PO Box 2070, Glen Burnie, MD 21060-2070
4994820	Visa, P.O. Box 31279, Tampa, FL 33631-3279

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: camanagement@mtb.com	Jan 12 2023 18:37:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
4994781	Email/Text: dcrum@adamscounty.us	Jan 12 2023 18:37:57	Adams County Tax Claim Bureau, 117 Baltimore Street, Room 202, Gettysburg, PA 17325-2313
4994782	EDI: BANKAMER.COM	Jan 12 2023 23:44:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
4994783	EDI: BANKAMER.COM	Jan 12 2023 23:44:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
4994784	EDI: RMSC.COM	Jan 12 2023 23:44:00	Belk/Synchrony Bank, P.O. Box 530940, Atlanta, GA 30353-0940
4994785	EDI: CITICORP.COM	Jan 12 2023 23:44:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
4994792	EDI: CITICORP.COM	Jan 12 2023 23:44:00	CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
4994786	EDI: CAPITALONE.COM	Jan 12 2023 23:44:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
4994787	EDI: CAPITALONE.COM	Jan 12 2023 23:44:00	Capital One Bank (USA) N.A., P.O. Box 71083,
4994789	EDI: CAPITALONE.COM	Jan 12 2023 23:44:00	Charlotte, NC 28272-1083 Capital One, N.A., P.O. Box 71087, Charlotte, NC
4994790	EDI: TSYS2	Jan 12 2023 23:44:00	28272-1087 Card Services, P.O. Box 13337, Philadelphia, PA
4994794	EDI: CITICORP.COM		19101-3337
		Jan 12 2023 23:44:00	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037

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			Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5011603	Email/Text: EBN@securityplusfcu.org	Jan 12 2023 18:37:00	Securityplus Federal Credit Union, 7135 Windsor Blvd, Baltimore, MD 21244
4994814	+ EDI: RMSC.COM	Jan 12 2023 23:44:00	SYNCB/PayPal Extrax MC, P.O. Box 965005, Orlando, FL 32896-5005
4994811	EDI: RMSC.COM	Jan 12 2023 23:44:00	Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942
4994812	EDI: CITICORP.COM	Jan 12 2023 23:44:00	Sears Credit Cards, P.O. Box 9001055, Louisville,
4994815	EDI: RMSC.COM	Jan 12 2023 23:44:00	KY 40290-1055 Synchrony Bank/Amazon, P.O. Box 960013,
4994816	EDI: RMSC.COM	Jan 12 2023 23:44:00	Orlando, FL 32896-0013 Synchrony Bank/JCP, P.O. Box 960090, Orlando,
5043756	+ Email/Text: bncmail@w-legal.com		FL 32896-0090
		Jan 12 2023 18:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4994818	EDI: CITICORP.COM	Jan 12 2023 23:44:00	THD/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
4994817	EDI: WTRRNBANK.COM	Jan 12 2023 23:44:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
4994819	+ EDI: CITICORP.COM	Jan 12 2023 23:44:00	The Home Depot/CBNA, P.O. Box 6497, Sioux
4994821	EDI: RMSC.COM	Jan 12 2023 23:44:00	Falls, SD 57117-6497 Walmart Mastercard/SYNCB, P.O. Box 960024,
4994822	EDI: RMSC.COM	Jan 12 2023 23:44:00	Orlando, FL 32896-0024
		Jan 12 2025 25:44:00	Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason r *+ Name and Address PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4994788 * Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

TOTAL: 49

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2023 Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

Lorraine Gazzara Doyle

 $on\ behalf\ of\ Creditor\ Reverse\ Mortgage\ Funding\ LLC\ ldoyle@logs.com\ Diane@mvrlaw.com; bankruptcy@friedmanvartolo.com\ Diane@mvrlaw.com; bankruptcy@friedmanvartolo.com; bankruptcy@friedmanvartolo.com; bankruptcy@friedmanvartolo.com; bank$

Michael Patrick Farrington

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmllawgroup.com

Thomas E. Miller

on behalf of Debtor 2 Christina Lee Rogers staff@tommillerlawoffice.com

Thomas E. Miller

on behalf of Debtor 1 Corey Rogers staff@tommillerlawoffice.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

1:17-bk-04821-HWV

Corey Rogers

Christina Lee Rogers aka Christina Renee Lee Rogers

By the court:

1/12/23

Case number:

Henry W. Van Eck, Chief Bankruptcy Judge

zw. Un Eck

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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